Certificate Number: 02114-MD-CC-006946620

CERTIFICATE OF COUNSELING

I CERTIFY that on <u>05/04/09</u>, at <u>05:49</u> o'clock <u>PM EST</u>, <u>LATINA PAUL</u> received from <u>Consumer Credit</u>

<u>Counseling Service of Greater Atlanta, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Maryland</u>, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted <u>by Internet</u>.

Date: <u>05-05-2009</u> By /<u>s/MELANIE DEHANEY</u>

Name MELANIE DEHANEY

Title <u>Counselor</u>

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).